

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

| | |
|----------------|------------------------------|
| | Case No. 05-75540 |
| Jeffrey Howard | xxx-xx-6012 |
| Deborah Howard | xxx-xx-7870 |
| Debtor(s) | : |
| | Proceedings under Chapter 13 |

AMENDED CHAPTER 13 PLAN

1. Such portions of the future earnings and other income of the debtor(s), or property of the debtor(s), as is necessary for the execution of the Plan, will be submitted to the control of the Trustee. The debtor(s) will pay to the Trustee the sum of **\$1,500.00 monthly** for approximately **36** months.
2. From these funds so received, the Trustee will first make payment of administrative expenses and attorney fees and then the payments required by 11 U.S.C. §1326 and any claim entitled to priority under 11 U.S.C. §507, pro rata with secured claims.
3. Secured creditors will retain their liens and will be paid in full to the extent to the value of their collateral, which is property of the estate pursuant to Section 506, and to the extent that their claims are in excess of the collateral value, they will be treated as unsecured. Rejecting secured creditors will be allowed a discount factor of 7% or the contract rate, whichever is lower, or as otherwise stipulated. Creditors holding security other than consensual mortgage liens who fail to file a Proof of Claim within the time set forth in Rule of Bankruptcy Procedure 3002(c) shall cancel their lien of record at the time of the debtor's(s') discharge.
4. All unsecured claims will be paid **11** percent.
5. The following co-signed claims will be paid 100% of their claim and the contract rate of interest with the secured creditors:
None
6. The following executory contracts of the debtor(s) are rejected:
None
7. The following creditors shall be paid directly by the debtor(s) with arrears and/or other fees, if any, to be paid inside the plan:
None
8. The following creditors shall be paid their regular monthly installment payment conducted through the Trustee beginning with the first payment due after filing of the

Petition and arrears and/or other fees, if any, which exist at the time of filing inside the plan over a reasonable period of time. The Trustee shall be notified of any escrow analysis or other adjustments to the regular monthly payments:

Countrywide Home Loans \$920.44/mo. 2 mo. in arrears

9. Title to the debtor's(s') property shall vest in the debtor(s) upon confirmation of the plan.
10. Other provisions: **Upon demand, any security deposits required for utilities shall be paid through the Chapter 13 plan as an administrative priority claim. The second mortgage with Countrywide Home Loans shall be paid as unsecured. Debtors to file adversary upon successful completion of the Chapter 13 Plan to void the lien to Countrywide Home Loans.**

NOTICE AND CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing Amended Plan has been served on the parties whose names and addresses are listed below (**method of service below**), as and for NOTICE that the attached request for relief has been filed. The undersigned will present to the Court a proposed Order Confirming the Chapter 13 Plan unless within twenty (20) days after this date a written Memorandum in opposition, along with a request for a hearing on such opposition, is filed with the Court and served on the undersigned.

Dated: 12/05/05

/s/ Samuel L. Calig (0012626)
Attorney for Debtor
854 E. Broad Street
Columbus, Ohio 43205
(614) 252-2300

Names and addresses
of parties served:

Electronically:

Office of the Assistant U.S. Trustee
170 N High Street Suite 200
Columbus OH 43215

Frank M. Pees
Chapter 13 Trustee
130 E. Wilson Bridge Rd, Suite 200
Worthington, OH 43085

US Regular Mail:

Jeffrey and Deborah Howard
1946 Westfield Drive South
Columbus Oh 43223

Countrywide Home Loans
PO Box 660694
Dallas TX 52666-0694